

IN THE CLAIMS:

Please cancel Claim 16, without prejudice or disclaimer of subject matter. Please amend Claims 1, 3-5, 7, 14, 15, 19, and 21, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A method for ~~facilitating the selection of~~ configuring at least one method of authentication for accessing a restricted service, comprising: ~~the steps of:~~
receiving, from a user via a communication network, a selection of a first method of authentication, pre-selected by a user from a plurality of methods of authentication presented by a restricted service provider, to be required for access to [[the]] a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user, wherein the restricted service requires a method of authentication in order to gain access to the restricted service;
storing, in a database, the first registering the pre-selected method of authentication in association with the first restricted service and the account of the user;
receiving, from the user via the communication network, a selection of a second method of authentication, from the plurality of methods of authentication, to be required for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;
storing, in the database, the second method of authentication in association with the second restricted service and the account of the user;

receiving, over the communication network, a request for access to at least one of the first and second restricted services;

causing, using a microprocessor, a user interface to display input fields corresponding to the first method of authentication if the request is associated with the first restricted service;

causing, using the microprocessor, the user interface to display input fields corresponding to the second method of authentication if the request is associated with the second restricted service;

granting, using the microprocessor, access to the first restricted service upon receiving predetermined input associated with the first method of authentication; and

granting, using the microprocessor, access to the second restricted service upon receiving predetermined input associated with the second method of authentication

receiving at least one alternative method of authentication selected by the user from the plurality of methods of authentication for access to the restricted service;

registering the at least one alternative method of authentication;

causing a user interface to display input fields corresponding to the pre-selected method of authentication; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative method of authentication;

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface;

wherein the user is enabled to select the at least one alternative method of authentication for access to the restricted service without accessing the restricted service; and

~~wherein the pre-selected method of authentication is displayed to the user as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the pre-selected method, until such time as the user selects such different method of authentication.~~

2. (Previously Presented) The method of claim 1, wherein the plurality of methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

3. (Currently Amended) The method of claim 1, further including:
receiving, over the communication network, a selection of more than one method of authentication, ~~pre-selected by the user~~ from the plurality of methods of authentication, to be required for access to the first restricted service.

4. (Currently Amended) The method of claim 1, further comprising: ~~the step of~~
registering at least one of the ~~pre-selected method~~ first and second methods of authentication as a minimum level of security required for access to at least one of the first and second restricted services ~~authentication for the user.~~

5. (Currently Amended) A method for ~~facilitating a user's selection of~~
configuring a minimum level of security [[level]] for accessing a system restricted service,
~~comprising the steps of:~~

presenting a query dialog box to a user to query ~~querying~~ the user to select at least one level of security, from a plurality of levels of security presented by a restricted service provider, to be required for access to the system a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user by
~~presenting a query dialog box to the user;~~

receiving, from the user via the query dialog box over a communication network, a selection of a first level of security, pre-selected by the user via the query dialog box from the plurality of levels of security, to be required for access to the system first restricted service;

storing, in a database, the first ~~registering the pre-selected~~ level of security in association with the first restricted service and the account of the user;

receiving, from the user via the communication network, a selection of a second level of security, from the plurality of levels of security, to be required for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, in the database, the second level of security in association with the second restricted service and the account of the user;

receiving, over the communication network, a request for access to at least one of the first and second restricted services;

causing, using a microprocessor, a user interface to display input fields
corresponding to the first level of security if the request is associated with the first restricted
service;

causing, using the microprocessor, the user interface to display input fields
corresponding to the second level of security if the request is associated with the second restricted
service;

granting, using the microprocessor, access to the first restricted service upon
receiving predetermined input associated with the first level of security; and

granting, using the microprocessor, access to the second restricted service upon
receiving predetermined input associated with the second level of security

receiving at least one alternative level of security selected by the user from the
plurality of levels of security for access to the restricted service;

registering the at least one alternative level of security;

causing a user interface to display input fields corresponding to the pre-selected
level of security; and

causing the user interface to display a selection dialog box corresponding to the at
least one alternative level of security;

wherein the input fields and the selection dialog box are presented on the same
screen displayed on the user interface;

wherein the user is enabled to select the at least one alternative level of security a
for access to the restricted service without accessing the restricted service; and

wherein the pre-selected level of security is displayed to the user as the level of
security for subsequent attempts to gain access to the restricted service without requiring

~~subsequent re-registration of the pre-selected level of security, until such time as the user selects such different level of security.~~

6. (Previously Presented) The method of claim 5, wherein the plurality of levels of security correspond to a plurality of methods of authentication, wherein the plurality of methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

7. (Currently Amended) The method of claim 5, further including:
receiving, over the communication network, a selection of more than one level of security, ~~pre-selected by the user~~ from the plurality of levels of security, to be required for access to the ~~system~~ first restricted service.

8 – 13. (Canceled)

14. (Currently Amended) A computer-readable medium having stored thereon sequences of instructions, the sequences of instructions including instructions which, when executed by a computer system, cause the computer system to perform: computer-implemented method for facilitating a user's selection of at least one method of authentication, comprising the steps of:

receiving, from a user via a communication network, a selection of a first method of authentication, pre-selected by a user from a plurality of methods of authentication presented by a restricted service provider, to be required for access to a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user;

storing, in a database, the first registering the pre-selected method of authentication in association with the first restricted service and the account of the user;

receiving, from the user via the communication network, a selection of a second method of authentication, from the plurality of methods of authentication, to be required for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, in the database, the second method of authentication in association with the second restricted service and the account of the user;

receiving, over the communication network, a request for access to at least one of the first and second restricted services;

causing, using a microprocessor, a user interface to display input fields corresponding to the first method of authentication if the request is associated with the first restricted service;

causing, using the microprocessor, the user interface to display input fields corresponding to the second method of authentication if the request is associated with the second restricted service;

granting, using the microprocessor, access to the first restricted service upon receiving predetermined input associated with the first method of authentication; and

granting, using the microprocessor, access to the second restricted service upon receiving predetermined input associated with the second method of authentication

receiving at least one alternative method of authentication selected by the user from the plurality of methods of authentication for access to the restricted service;

registering the at least one alternative method of authentication;

causing a user interface to display input fields corresponding to the pre-selected method of authentication; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative method of authentication,

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface,

wherein the user is enabled to select the at least one alternative method of authentication for access to the restricted service without accessing the restricted service, and

wherein the pre-selected method of authentication is displayed to the user as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the pre-selected method, until such time as the user selects such different method of authentication.

15. (Currently Amended) A computer-readable medium having stored thereon sequences of instructions, the sequences of instructions including instructions which, when executed by a computer system, cause the computer system to perform: method for facilitating a user's selection of at least one method of authentication, comprising the steps of:

presenting a query dialog box to a user to query the user to select at least one level of security, from a plurality of levels of security presented by a restricted service provider, to be required for access to a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user;

receiving, from the user via the query dialog box over a communication network, a selection of a first level of security, from a plurality of levels of security, to be required for access to the first restricted service request for a method of authentication from an authentication system;

storing, in a database, the first level of security in association with the first restricted service and the account of the user;

receiving, from the user via the communication network, a selection of a second level of security, from the plurality of levels of security, to be required for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, in the database, the second level of security in association with the second restricted service and the account of the user;

receiving, over the communication network, a request for access to at least one of the first and second restricted services;

causing, using a microprocessor, a user interface to display input fields corresponding to the first level of security if the request is associated with the first restricted service;

causing, using the microprocessor, the user interface to display input fields corresponding to the second level of security if the request is associated with the second restricted service;

granting, using the microprocessor, access to the first restricted service upon receiving predetermined input associated with the first level of security; and

granting, using the microprocessor, access to the second restricted service upon receiving predetermined input associated with the second level of security

transmitting a method of authentication, pre-selected by a user from a plurality of method of authentication for access to a restricted service, wherein the restricted service requires a method of authentication in order to gain access to the restricted service;

registering the pre-selected method of authentication;

receiving at least one alternative method of authentication selected by the user from the plurality of methods of authentication for access to the restricted service;

registering the at least one alternative method of authentication;

causing a user interface to display input fields corresponding to the pre-selected method of authentication; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative method of authentication;

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface;

wherein the user is enabled to select the at least one alternative method of authentication for access to the restricted service without accessing the restricted service; and

~~wherein the pre-selected method of authentication is displayed to the user as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the pre-selected method, until such time as the user selects such different method of authentication.~~

16. – 18. (Canceled)

19. (Currently Amended) An authentication system comprising a ~~processor~~ microprocessor and a memory storing a program executable by the ~~processor~~ microprocessor, wherein the program includes computer code for implementing a method for ~~facilitating a user's selection of configuring~~ at least one method of authentication for accessing a restricted service, wherein the method includes: ~~steps of:~~

~~receiving, from a user via a communication network, a selection of a first method of authentication, pre-selected by a user from a plurality of methods of authentication presented by a restricted services provider, to be required for access to a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user, wherein the restricted service requires a method of authentication in order to gain access to the restricted service;~~

~~storing, in a database, the first registering the pre-selected method of authentication in association with the first restricted service and the account of the user;~~

~~receiving, from the user via the communication network, a selection of a second method of authentication, from the plurality of methods of authentication, to be required for~~

access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, in the database, the second method of authentication in association with the second restricted service and the account of the user;

receiving, over the communication network, a request for access to at least one of the first and second restricted services;

causing, using the microprocessor, a user interface to display input fields corresponding to the first method of authentication if the request is associated with the first restricted service;

causing, using the microprocessor, the user interface to display input fields corresponding to the second method of authentication if the request is associated with the second restricted service;

granting, using the microprocessor, access to the first restricted service upon receiving predetermined input associated with the first method of authentication; and

granting, using the microprocessor, access to the second restricted service upon receiving predetermined input associated with the second method of authentication

receiving at least one alternative method of authentication selected by the user from the plurality of methods of authentication for access to the restricted service;

registering the at least one alternative method of authentication;

causing a user interface to display input fields corresponding to the pre-selected method of authentication; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative method of authentication;

~~wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface,~~

~~wherein the user is enabled to select the at least one alternative method of authentication for access to the restricted service without accessing the restricted service, and~~

~~wherein the pre-selected method of authentication is displayed to the user as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the pre-selected method, until such time the user selects such different method of authentication.~~

20. (Previously Presented) The authentication system of claim 19, wherein the plurality methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

21. (Currently Amended) An authentication system comprising a processor microprocessor and a memory storing a program executable by the processor, wherein the program includes computer code for implementing a method for facilitating a user's selection of configuring a minimum level of security [[level]] for accessing a system restricted service, wherein the method includes; ~~steps of:~~

presenting a query dialog box to a user to query querying the user to select at least one level of security, from a plurality of levels of security presented by a restricted services provider, to be required for access to ~~the system~~ a first restricted service provided by the restricted

service provider, the first restricted service being associated with an account of the user by presenting a query dialog box to the user;

receiving, from the user via the query dialog box over a communication network, a selection of a first level of security, pre-selected by the user via the query dialog box from the plurality of levels of security, to be required for access to the system first restricted service;

storing, in a database, the first registering the pre-selected level of security in association with the first restricted service and the account of the user;

receiving, from the user via the communication network, a selection of a second level of security, from the plurality of levels of security, to be required for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, in the database, the second level of security in association with the second restricted service and the account of the user;

receiving, over the communication network, a request for access to at least one of the first and second restricted services;

causing, using a microprocessor, a user interface to display input fields corresponding to the first level of security if the request is associated with the first restricted service;

causing, using the microprocessor, the user interface to display input fields corresponding to the second level of security if the request is associated with the second restricted service;

granting, using the microprocessor, access to the first restricted service upon receiving predetermined input associated with the first level of security; and

granting, using the microprocessor, access to the second restricted service upon receiving predetermined input associated with the second level of security

receiving at least one alternative level of security selected by the user from the plurality of levels of security for access to the restricted service;

registering the at least one alternative level of security;

causing a user interface to display input fields corresponding to the pre-selected level of security; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative level of security,

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface,

wherein the user is enabled to select the at least one alternative level of security for access to the restricted service without accessing the restricted service, and

wherein the pre-selected level of security is displayed to the user as the level of security for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the pre-selected level of security until such time as the user selects such different level of security.

22. (Previously Presented) The authentication system of claim 21, wherein the plurality of levels of security correspond to a plurality of methods of authentication, wherein the plurality of methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate;

biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

23-26. (Canceled)